

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Martha Jane Anderson
 Debtor

Case No. 16-17156-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 5

Date Rcvd: Mar 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2018.

db +Martha Jane Anderson, 228 Sycamore Road, West Reading, PA 19611-1536
 cr ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 cr +Santander Consumer USA Inc., P.O. Box 562088, Suite 900 North, Dallas, TX 75356-2088

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2018 01:54:56
 PRA Receivables Management LLC, Attn Dolores Garcia VP, PO Box 41067,
 Norfolk, VA 23541-1067
 cr +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2018 02:08:23
 PRA Receivables Management, LLC, PO Box 41067, Norfolk, VA 23541-1067

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2018 at the address(es) listed below:

BRIAN CRAIG NICHOLAS on behalf of Creditor Pennsylvania Housing Finance Agency
 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
 FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 FREDERICK L. REIGLE ecfmail@fredreiglechl3.com, ecf_frpa@trusteel3.com
 GEORGE M. LUTZ on behalf of Debtor Martha Jane Anderson glutz@hvmlaw.com,
 amerkey@hvmlaw.com;r49419@notify.bestcase.com
 KEVIN G. MCDONALD on behalf of Creditor Pennsylvania Housing Finance Agency
 KMcDonald@blankrome.com
 LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,
 dmaurer@pkh.com;mgutshall@pkh.com
 LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 MATTEO SAMUEL WEINER on behalf of Creditor Pennsylvania Housing Finance Agency
 bkgroup@kmlawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA Inc.
 ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Martha Jane Anderson		CHAPTER 13
	<u>Debtor</u>	
PENNSYLVANIA HOUSING FINANCE AGENCY		
	<u>Movant</u>	NO. 16-17156 REF
vs.		
Martha Jane Anderson		
	<u>Debtor</u>	11 U.S.C. Section 362
Frederick L. Reigle		
	<u>Trustee</u>	

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$5,492.35**, which breaks down as follows;

Post-Petition Payments:	October 1, 2017 at \$1,056.00/mo.
	November 1, 2017 through February 1, 2018 at \$1,074.00/mo.
Late Charges:	October 1, 2017 through February 1, 2018 at \$28.07/month
Total Post-Petition Arrears	\$5,492.35

2. The Debtor shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtor shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$5,492.35**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$5,493.25** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due March 1, 2018 and continuing thereafter, Debtor shall pay to Movant the present regular monthly mortgage payment of **\$1,074.00** (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month).

4. Should Debtor provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtor and Debtor's attorney of the default in writing and the Debtor may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3).

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.

Date: February 22, 2018

Date: _____

Date: 3/14/18

By: /s/ Kevin G. McDonald, Esquire

Kevin G. McDonald, Esquire

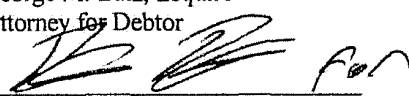
Attorney for Movant

George M.

Lutz, Esquire


George M. Lutz, Esquire

Attorney for Debtor


Frederick L. Reigle
Chapter 13 Trustee

Digitally signed by George M. Lutz, Esquire
DN: cn=George M. Lutz, Esquire, o,
ou=Hartman, Valeriano, Magovern & Lutz,
P.C., email=glutz@hvmlaw.com, c=US
Date: 2018.03.07 10:42:50 -05'00'

Approved by the Court this 19 day of March, 2018. However, the court retains discretion regarding entry of any further order.


Bankruptcy Judge
Richard E. Fehling